



EMPLOYER BULLETIN

Employer Communication Center
(608) 264-7900

Vol. 23, Local F
June 26, 2006

Consider WPE Group Health Insurance Program Options for 2007

Local government employers participating in the Wisconsin Public Employers (WPE) Group Health Insurance Program available through the Department of Employee Trust Funds (ETF) are invited to consider electing from the following health program options available for plan year 2007:

- A Standard Plan that is a preferred provider plan (PPP) administered by WPS Health Insurance, as an alternative to the classic fee-for-service Standard Plan. The Standard PPP option, available at a lower premium rate, allows participants to see any provider of their choice, but with differences in reimbursement depending on whether participants go to an in-network or an out-of-network provider.
 - A deductible option for both Uniform Benefits and the Standard Plan or the Standard PPP, offering premium rates that average 10% below traditional rates.
1. Deductible Uniform Benefit option: This option has an up-front deductible of \$500 individual / \$1000 family per calendar year for medical services. (Note: The deductible does not apply to pharmacy benefits.) Once the deductible has been met, the traditional benefits are administered as described for each plan.

AND

2. Deductible Standard Plan: This program continues to offer participants the choice to see any provider with up-front deductible and coinsurance amounts on all medical services. (The Classic Standard Plan has deductible and coinsurance amounts on major medical services only.)

OR

3. Deductible Standard PPP: This PPP program operates as the Standard PPP, but has a larger deductible to allow greater premium savings.

This bulletin is intended to provide some basic information and direct you to additional detailed information on selecting from the available options:

1. Traditional Health Maintenance Organizations (HMO) Option paired with the Classic Standard Plan
2. Traditional HMO Option paired with the Standard PPP
3. Deductible HMO Option paired with the Deductible Standard Plan
4. Deductible HMO Option paired with the Deductible Standard PPP

The following chart summarizes these non-Medicare benefit options available January 1, 2007:

**Wisconsin Public Employees
Non-Medicare benefits
Options Effective 1-1-07**

		Traditional HMO – Classic Standard Plan	Traditional HMO – Standard PPP	Deductible HMO – Deductible Standard Plan	Deductible HMO – Deductible Standard PPP
Standard Plan Option Benefit	Deductible (Unless otherwise noted, it is an overall deductible)	\$250 Individual / \$500 Family (Applies only to major medical)	<i>In-Network:</i> \$250 Individual / \$500 Family <i>Out-of-Network:</i> \$500 Individual / \$1000 Family	\$500 Individual / \$1000 Family	<i>In-Network:</i> \$500 Individual / \$1000 Family <i>Out-of-Network:</i> \$1000 Individual / \$2000 Family
	Coinsurance	80% / 20% (Applies only to major medical)	<i>In-Network:</i> 90% / 10% <i>Out-of-Network:</i> 70% / 30%	80% / 20%	<i>In-Network:</i> 80%/20% <i>Out-of-Network:</i> 70% / 30%
	Annual out-of-pocket maximum (Includes deductible & coinsurance)	\$1250 Individual / \$2500 Family (Applies only to major medical)	<i>In-Network:</i> \$1000 Individual / \$2000 Family <i>Out-of-Network:</i> \$2000 Individual / \$4000 Family	\$2000 Individual / \$4000 Family	<i>In-Network:</i> \$2000 Individual / \$4000 Family <i>Out-of-Network:</i> \$4000 Individual / \$8000 Family
HMO-type benefit		Uniform Benefits	Uniform Benefits	\$500 Individual / \$1000 Family After deductible is met, Uniform Benefits apply	\$500 Individual / \$1000 Family After deductible is met, Uniform Benefits apply

What Must I Do Now?

- If you wish to remain in your current benefit plan, no action is necessary.
- If you wish to offer a different benefit plan to employees and annuitants, you must file a new resolution (ET-1152, attached to this bulletin) to select your new choice. The resolution must be received by ETF no later than October 1, 2006, for coverage effective January 1, 2007.

For more information on the WPE Group Health Insurance Program options, including benefits for those on Medicare, contact ETF's Employer Communication Center at (608) 264-7900. Information regarding the WPE Group Health Insurance Program and other benefit programs is also available on our Internet site at <http://etf.wi.gov>.

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- The Department of Employee Trust Funds does not discriminate on the basis of disability
 - in the provision of programs, services or employment. If you are speech, hearing or
 - visually impaired and need assistance, call (608) 266-0728 or TTY (608) 267-0676. We
 - will try to find another way to get the information to you in a usable form.
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The ETF EMPLOYER BULLETIN is published by the Wisconsin Department of Employee Trust Funds. There are three editions: one for all employers, one for local employers with items just for

their interest, and one for state agencies. Questions should be directed to contact persons listed, or to the Division of Trust Finance & Employer Services. Call John Vincent at (608) 261-7942.

EMPLOYER AGENTS: This Bulletin may be copied for further distribution to other payroll offices, subunits or individuals who may need the information. Copies of the most recent Employer Bulletins are available on our internet site at <http://etf.wi.gov>.

**EXISTING EMPLOYER
OPTION SELECTION RESOLUTION
WISCONSIN PUBLIC EMPLOYERS' GROUP HEALTH INSURANCE PROGRAM**

RESOLVED, by the _____ of the _____
(Governing Body) (Employer Legal Name)

that pursuant to the provisions of Wis. Stat. § 40.51 (7) hereby determines to offer the Group Health Insurance program to eligible personnel through the program of the State of Wisconsin Group Insurance Board, and agrees to abide by the terms of the program as set forth in the contract between the Group Insurance Board and the participating health insurance providers.

All participants in the WPE Group Health Insurance program will need to be enrolled in one of the four options listed below. An employer may not split its group between the options.

We choose to participate in the: (check only one box)

- ☐ Traditional HMO Option paired with the Classic Standard Plan
- ☐ Traditional HMO Option paired with the Standard PPP
- ☐ Deductible HMO Option paired with the Deductible Standard Plan
- ☐ Deductible HMO Option paired with the Deductible Standard PPP

The resolution must be received by the Department of Employee Trust Funds no later than October 1 for coverage to be effective the following January 1.

The proper officers are herewith authorized and directed to take all actions and make salary deductions for premiums and submit payments required by the State of Wisconsin Group Insurance Board to provide such Group Health Insurance.

CERTIFICATION

I hereby certify that the foregoing resolution is a true, correct and complete copy of the resolution duly and regularly passed by the above governing body on the ____ day of _____, year ____ and that said resolution has not been repealed or amended, and is now in full force and effect.

Dated this ____ day of _____, year ____.

I understand that Wis. Stat. § 943.395 provides criminal penalties for knowingly making false or fraudulent statements, and hereby certify that, to the best of my knowledge and belief, the above information is true and correct.

Employer Representative Title

Employer County

Mailing Address

Number of eligible employees _____

69-036-_____
ETF Employer Identification Number